

Fig. 2

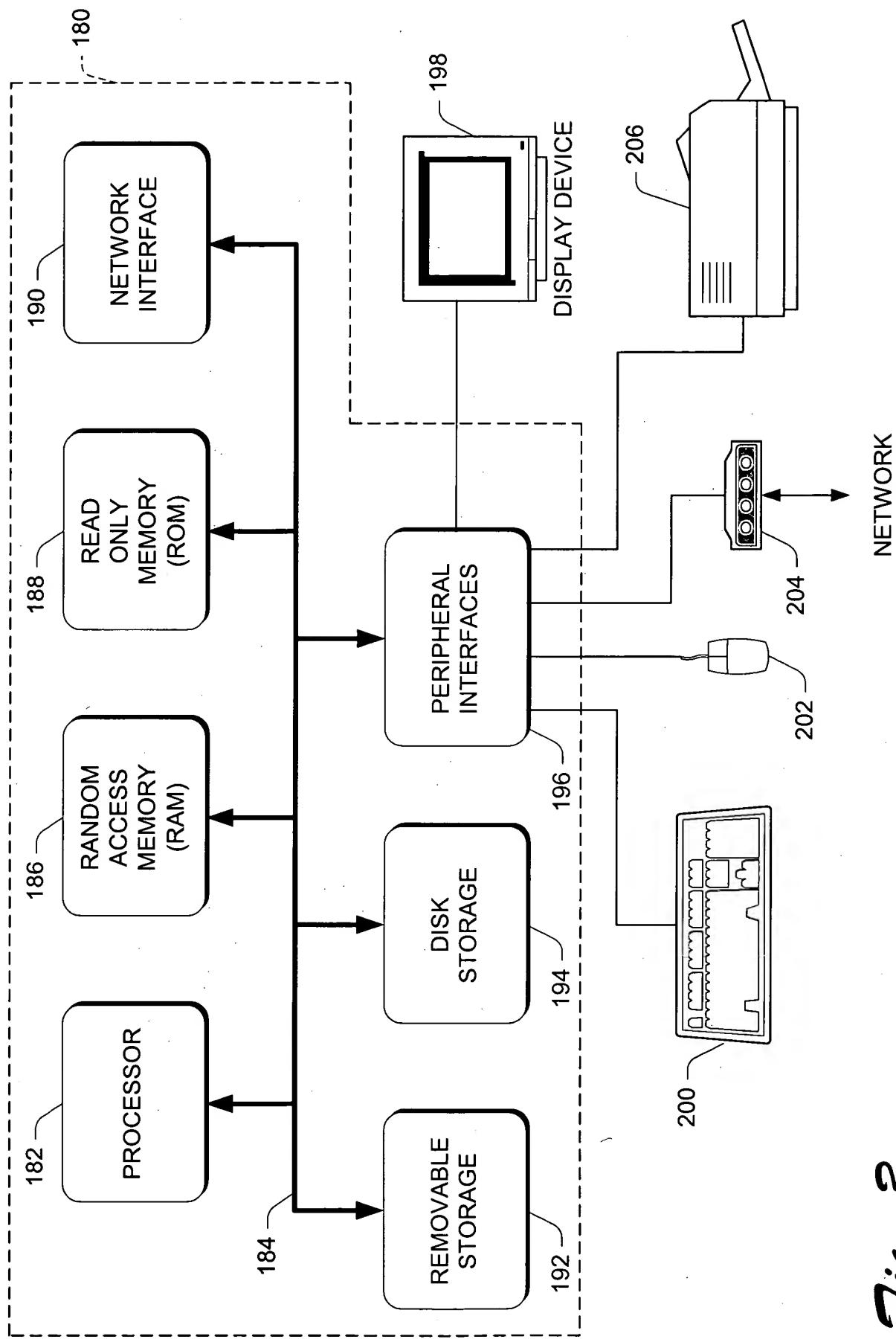


Fig. 3

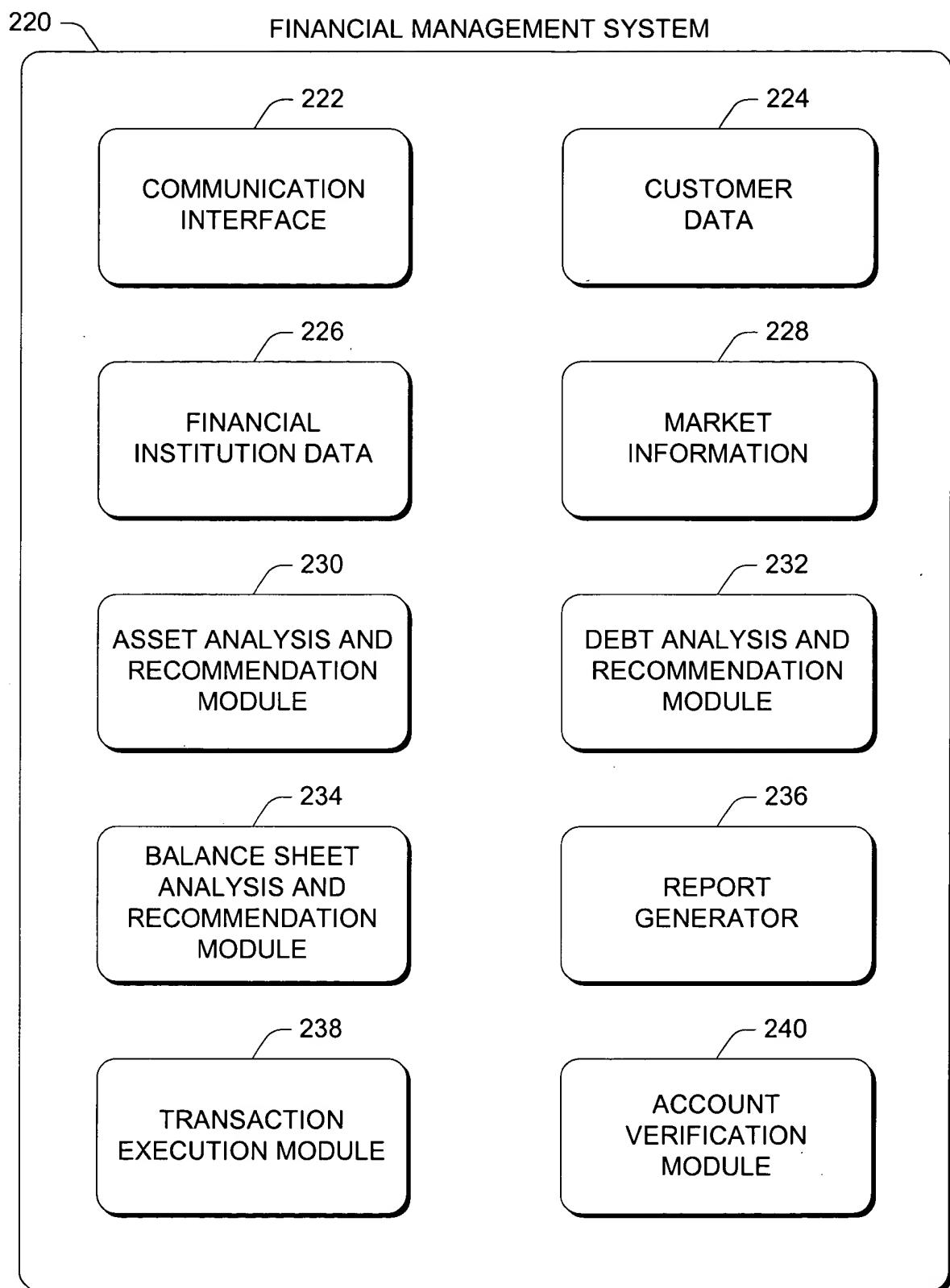


Fig. 4

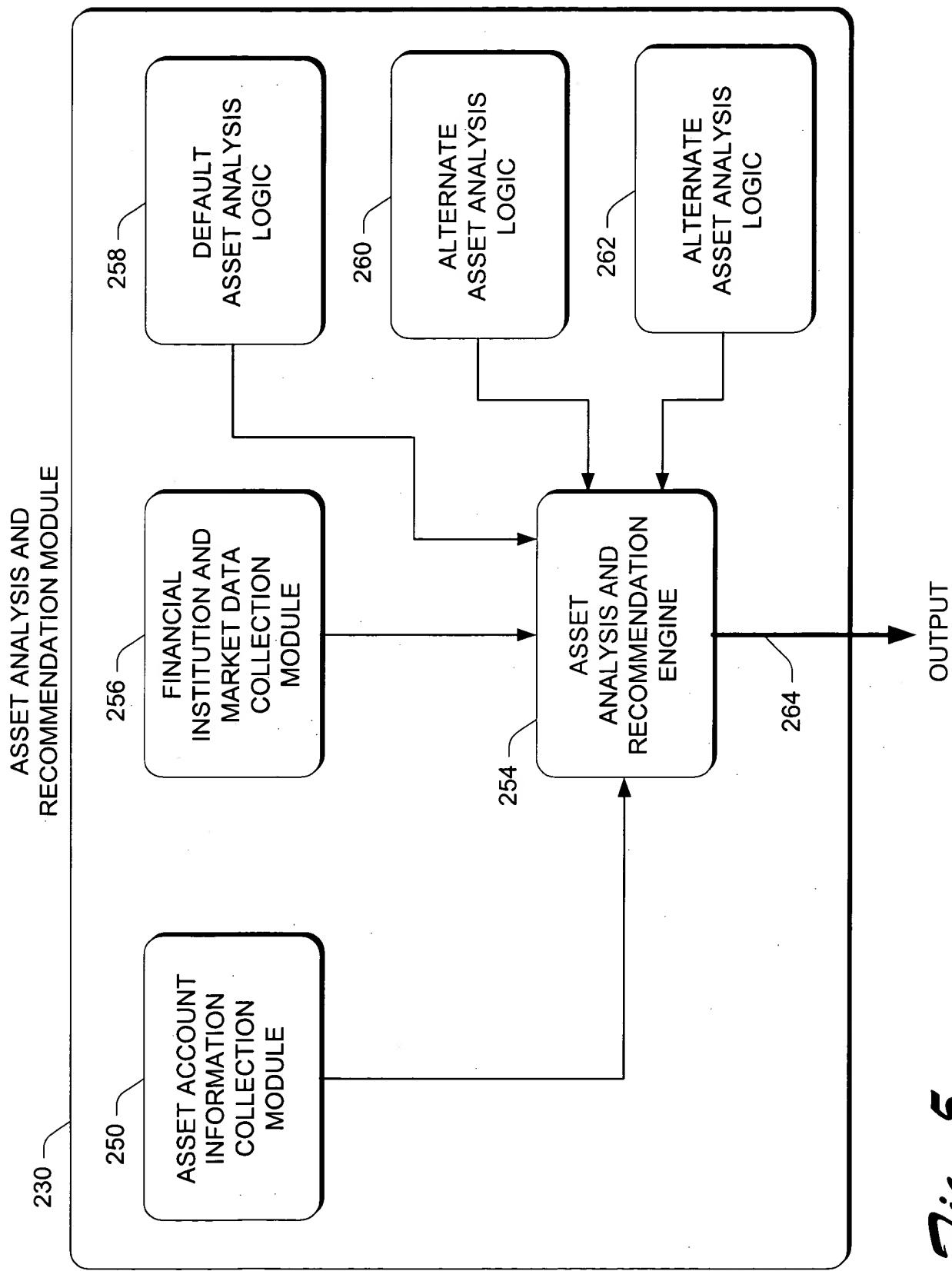


Fig. 5

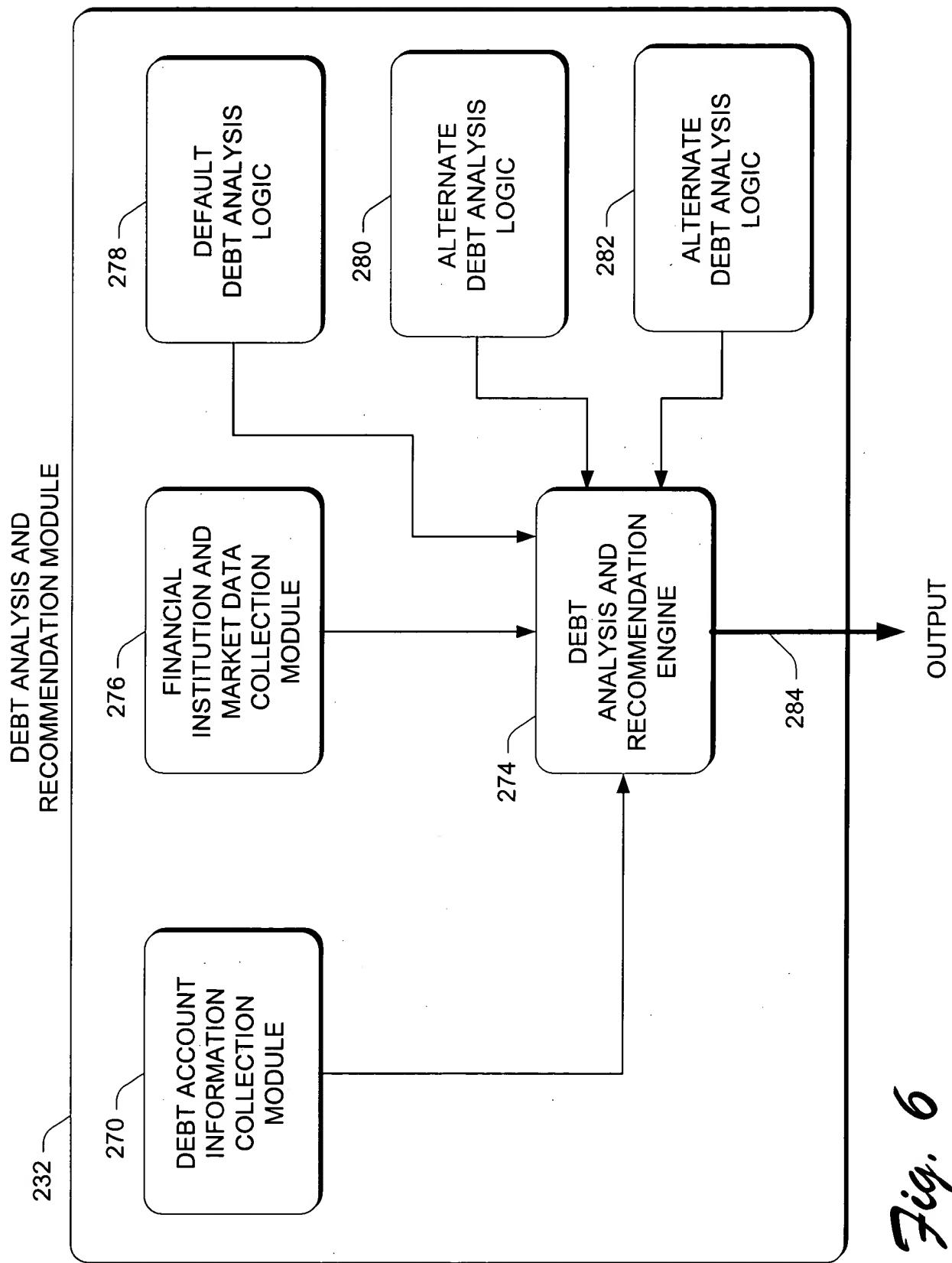


Fig. 6

BALANCE SHEET ANALYSIS AND
RECOMMENDATION MODULE

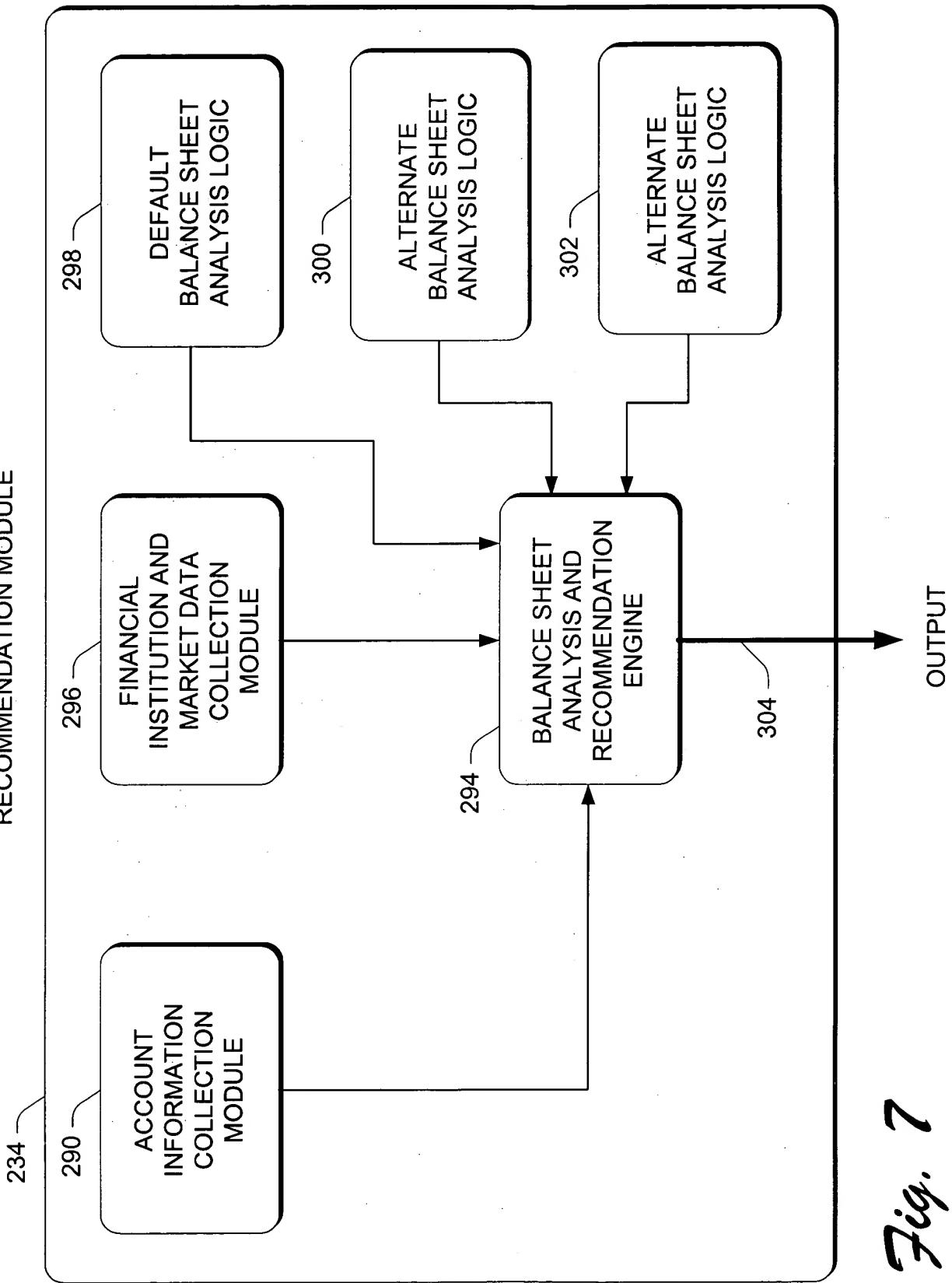


Fig. 7

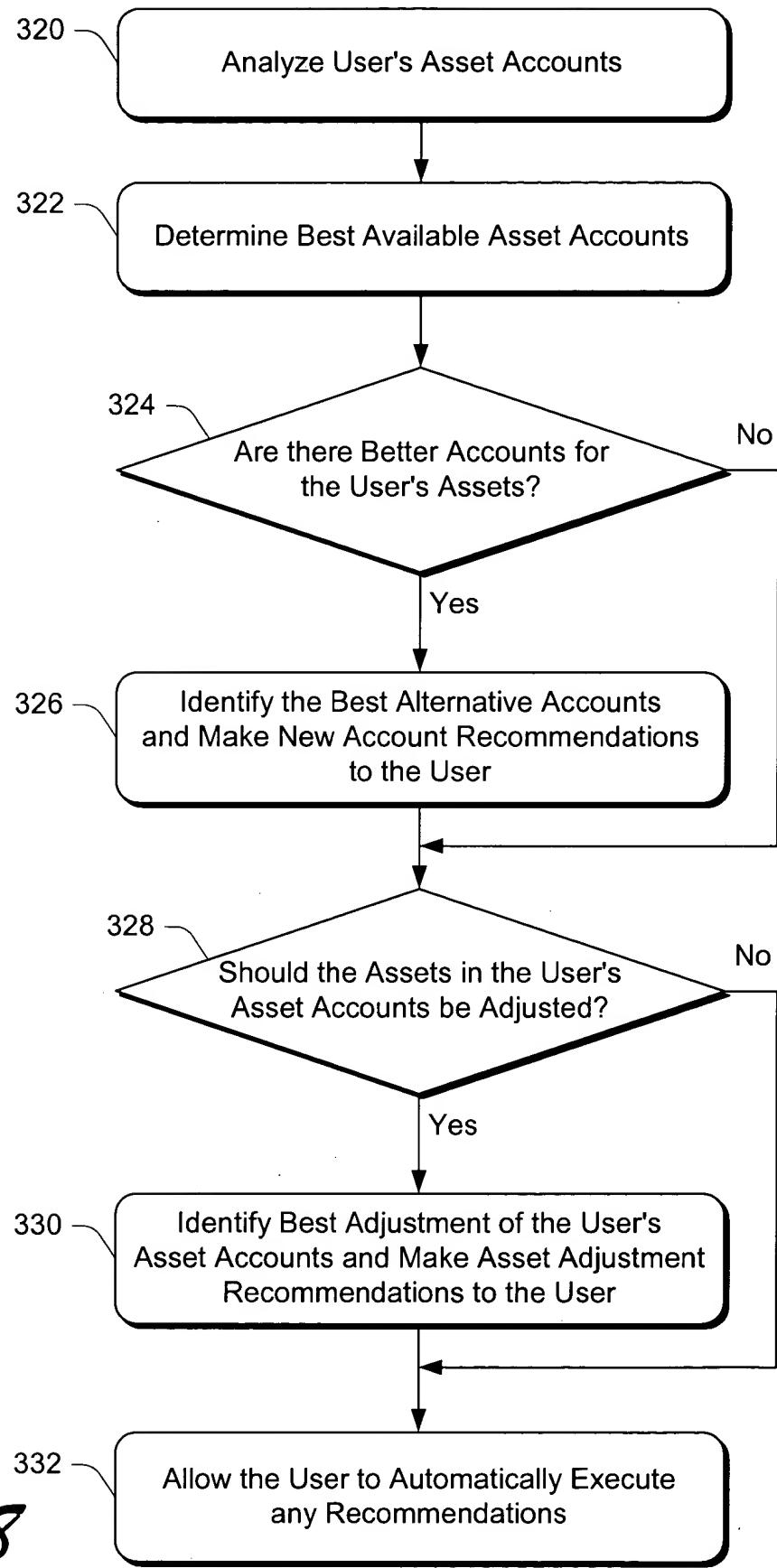


Fig. 8

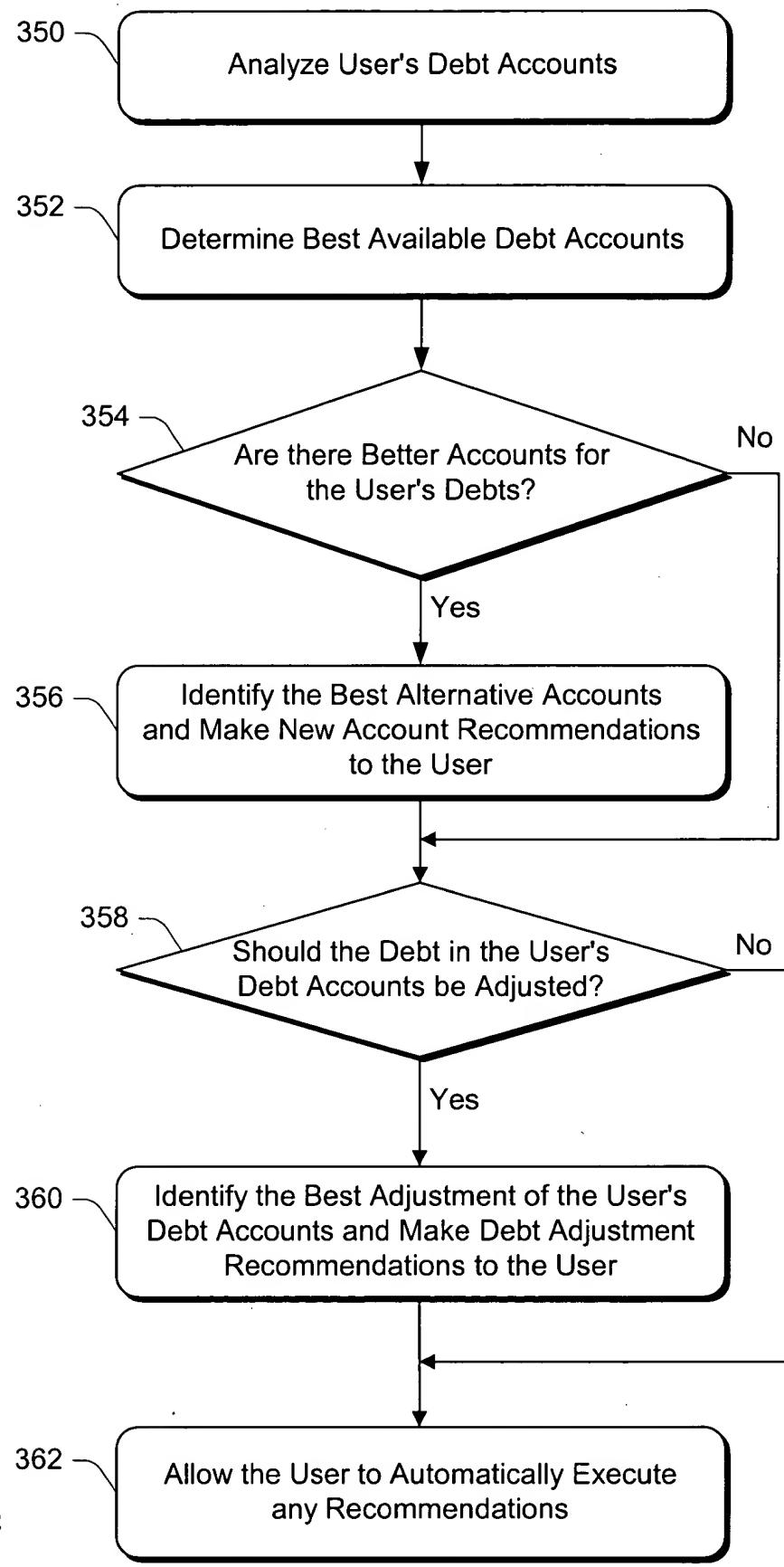


Fig. 9

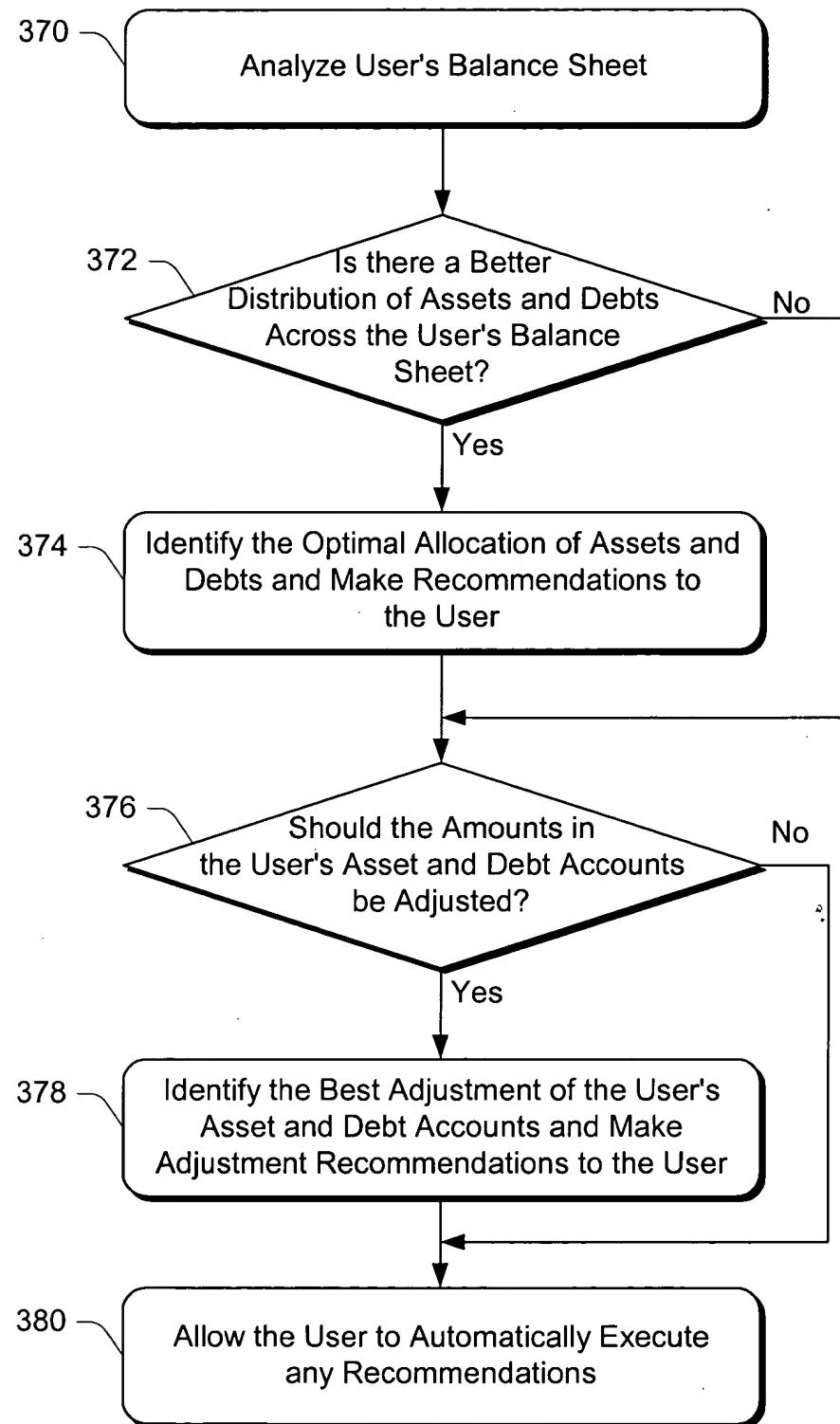


Fig. 10

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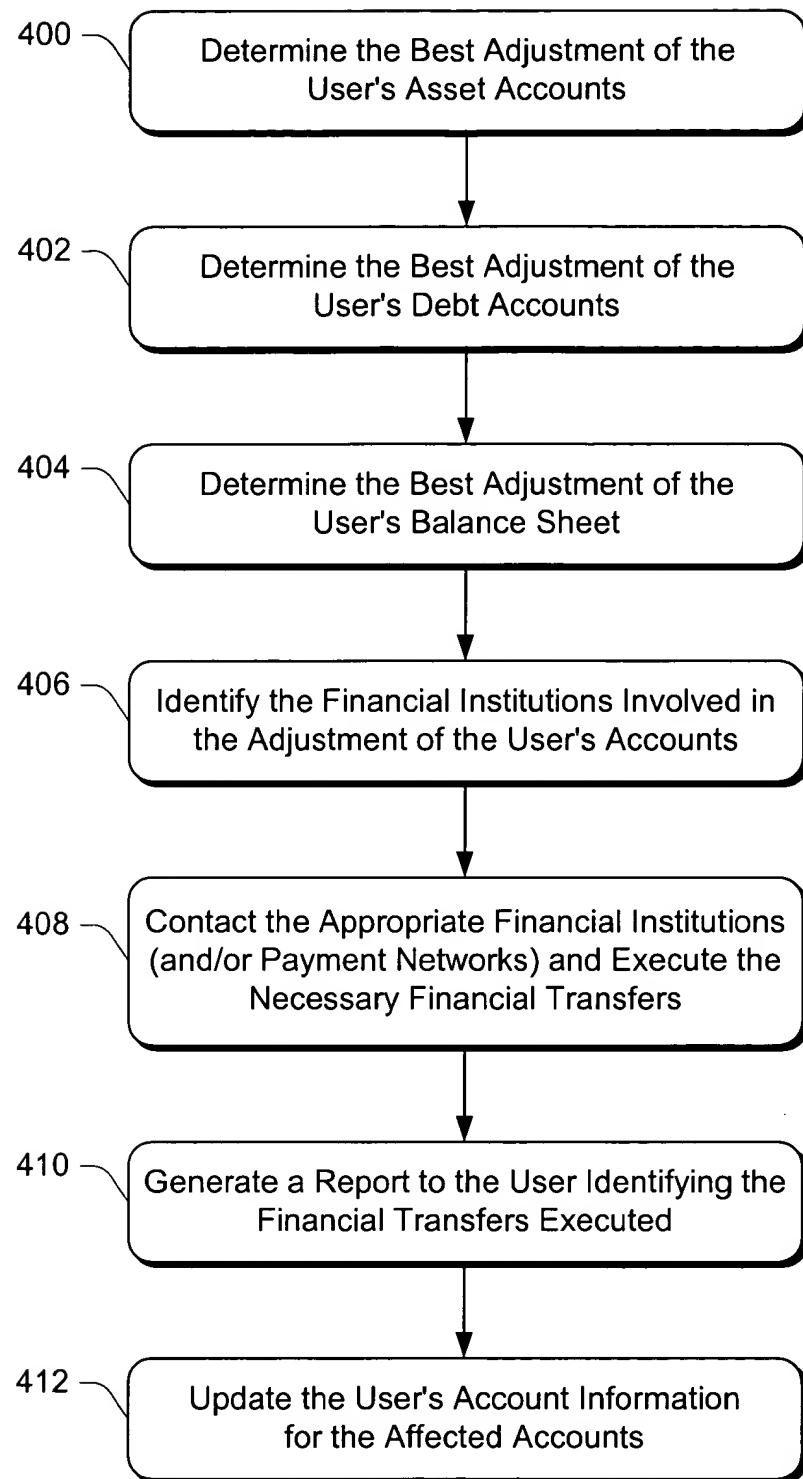


Fig. 11

430

Financial Institution Name	ABA and Routing Info	Internet URL	Account Offerings	Acct Type	Account Interest Rate	Minimum Account Balance
Bank of America	xxxxxxxxxxxx	www.bofa.com	Savings	Asset	2.00	Min. 200.00
	xxxxxxxxxxxx		Non-Interest Checking	Asset	0.00	Min. 100.00
			Interest Checking	Asset	1.50	Min. 1000.00
			CD - 3 Months	Asset	5.00	Min. 500.00
			Home Equity	Debt	12.50	N/A
				Credit Card	Debt	18.00
				Overdraft Protection	Debt	16.00
Charles Schwab	xxxxxxxxxxxx	www.schwab.com	Money Market	Asset	4.75	Min. 2000.00
			ABC Mutual Fund	Asset	N/A	Min. 1000.00
					•	•
					•	•
					•	•

Fig. 12

440

Customer Name	Financial Institution	Account Number, Username, PW	Active Accounts	Account Balance	User Preferences
John Smith	Bank of America	xxxxxxxxxxxx xxxxxx xxxx	Savings	2208.63	Make all recommendations; Maintain minimum balance of \$1500 in Interest Checking; Do not transfer more than \$4000 per week; Pay down Overdraft Protection first; Do not withdraw funds from Rainbow Credit Union Savings account.
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx	Interest Checking	4126.87	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx	Home Equity	12,240.32	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx	Credit Card	3,566.45	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx	Overdraft Protection	821.54	
	Charles Schwab	xxxxxxxxxxxx xxxxxx xxxx	Money Market	3628.94	
	Rainbow Credit Union	xxxxxxxxxxxx xxxxxx xxxx	Savings	562.34	
Jane Doe	Bank One	xxxxxxxxxxxx xxxxxx xxxx	Savings	261.79	Do not recommend opening new accounts.
	Bank One	xxxxxxxxxxxx xxxxxx xxxx	Non-Interest Checking	8245.21	
		•	•	•	
		•	•	•	
		•	•	•	

Fig. 13

500

Fig. 14

550 →

Cash Edge
Your Advantage

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[History](#)

Personalized Recommendations
for c account

552 [Generate Recommendations](#)

Interest Maximizer	Date	Recommendation	Amount	over a 6 month period	Projected Savings	Status
	04-10-2000	Transfer from Wells Fargo Checking into Chase Savings	\$877.00		\$28.00	556
						Execute current
						554
						560

558 Reasoning:
877.0 is in excess of your
normal cash needs. Savings
result from the difference
between the Chase Savings
rate of 3.5 and the Wells Fargo
Checking interest rate of 2.0.

Fig. 15

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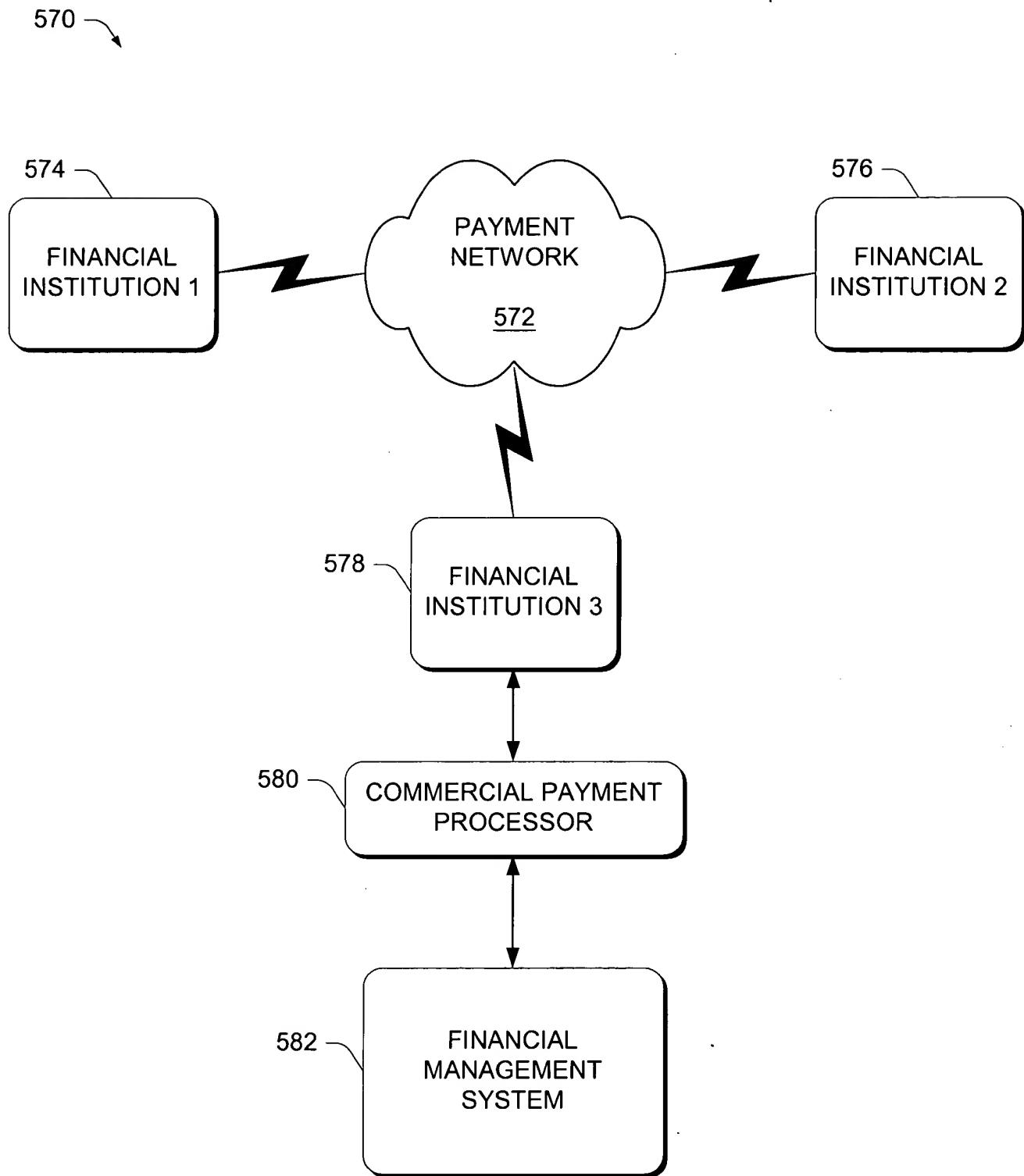


Fig. 16

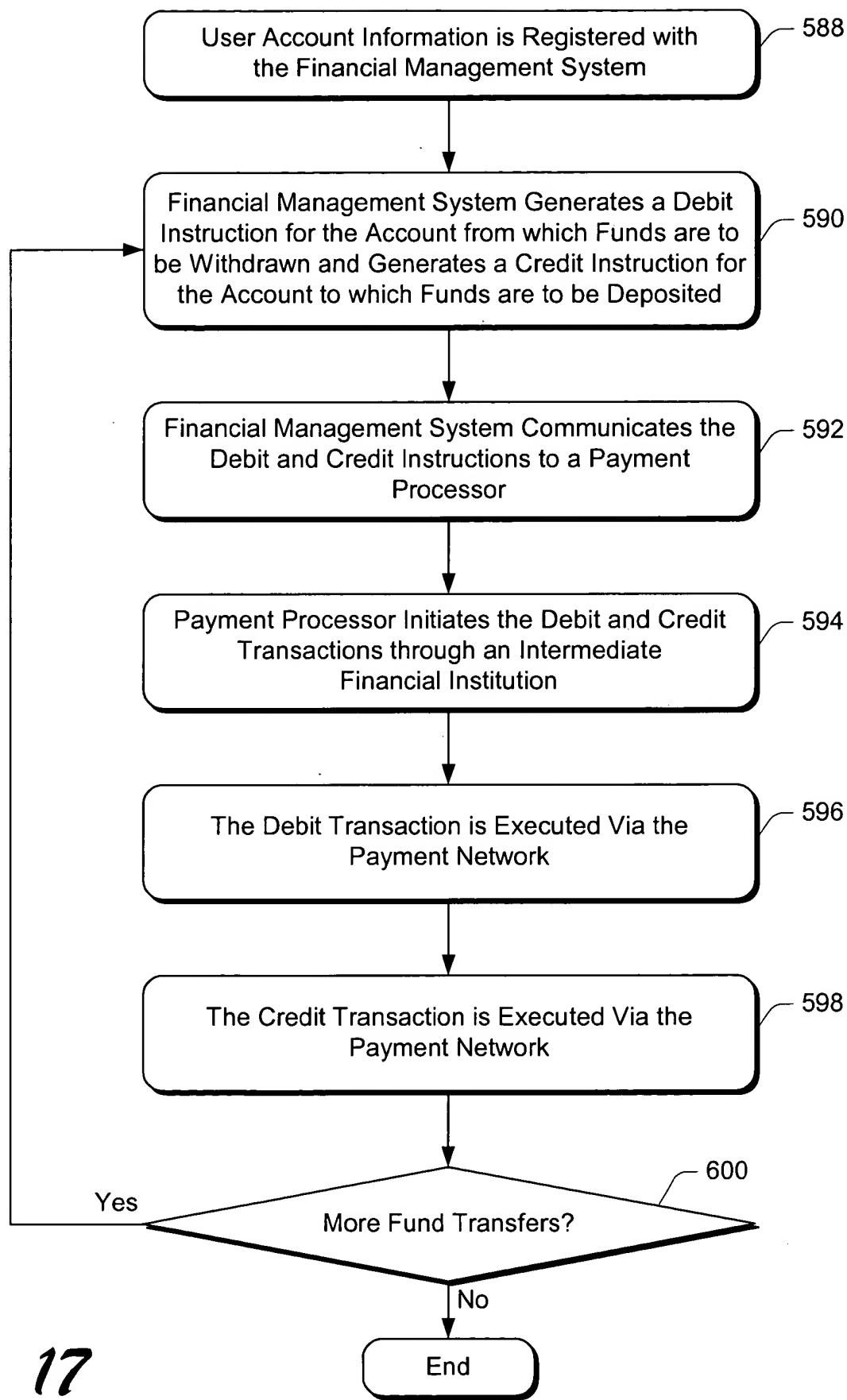


Fig. 17

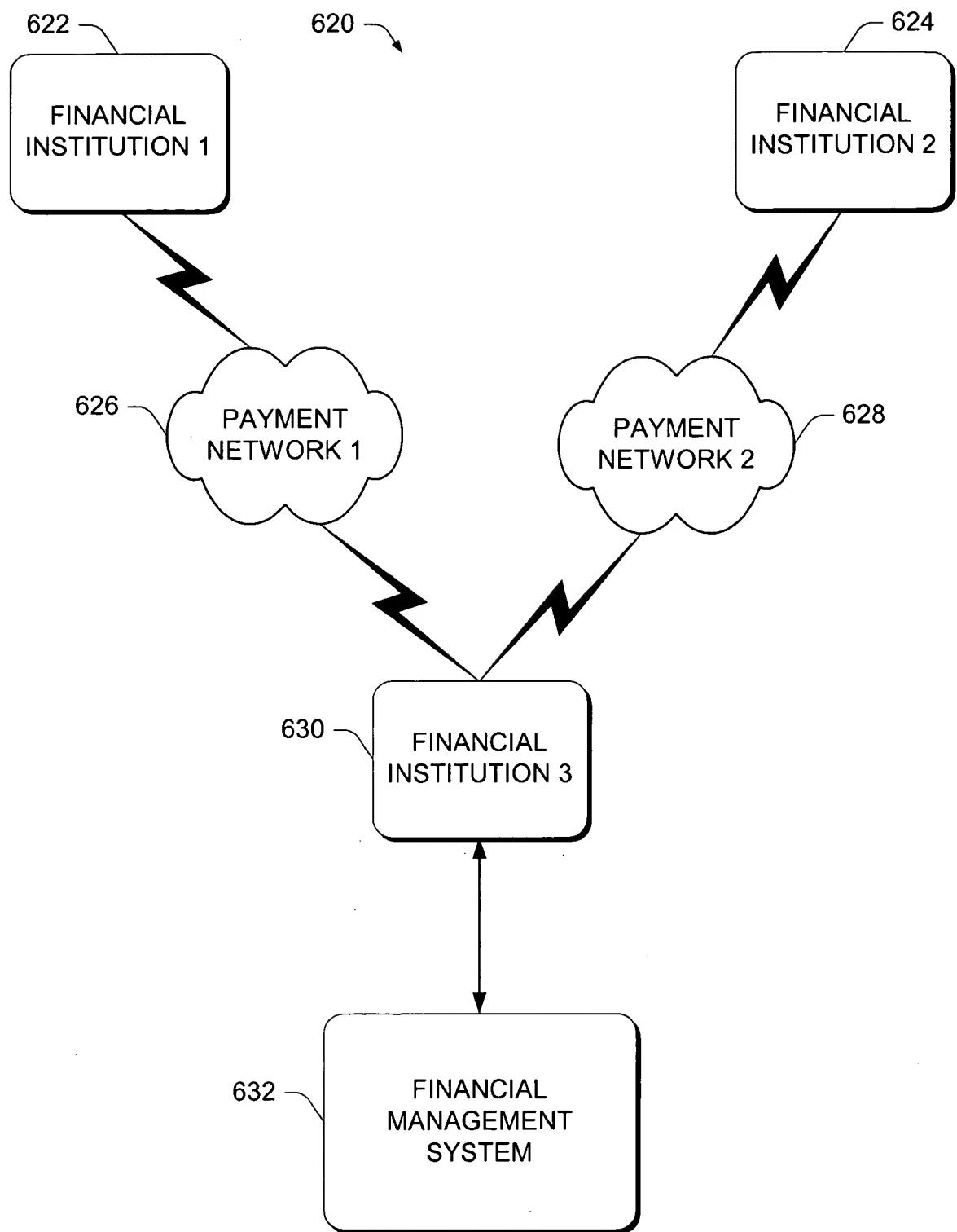


Fig. 18

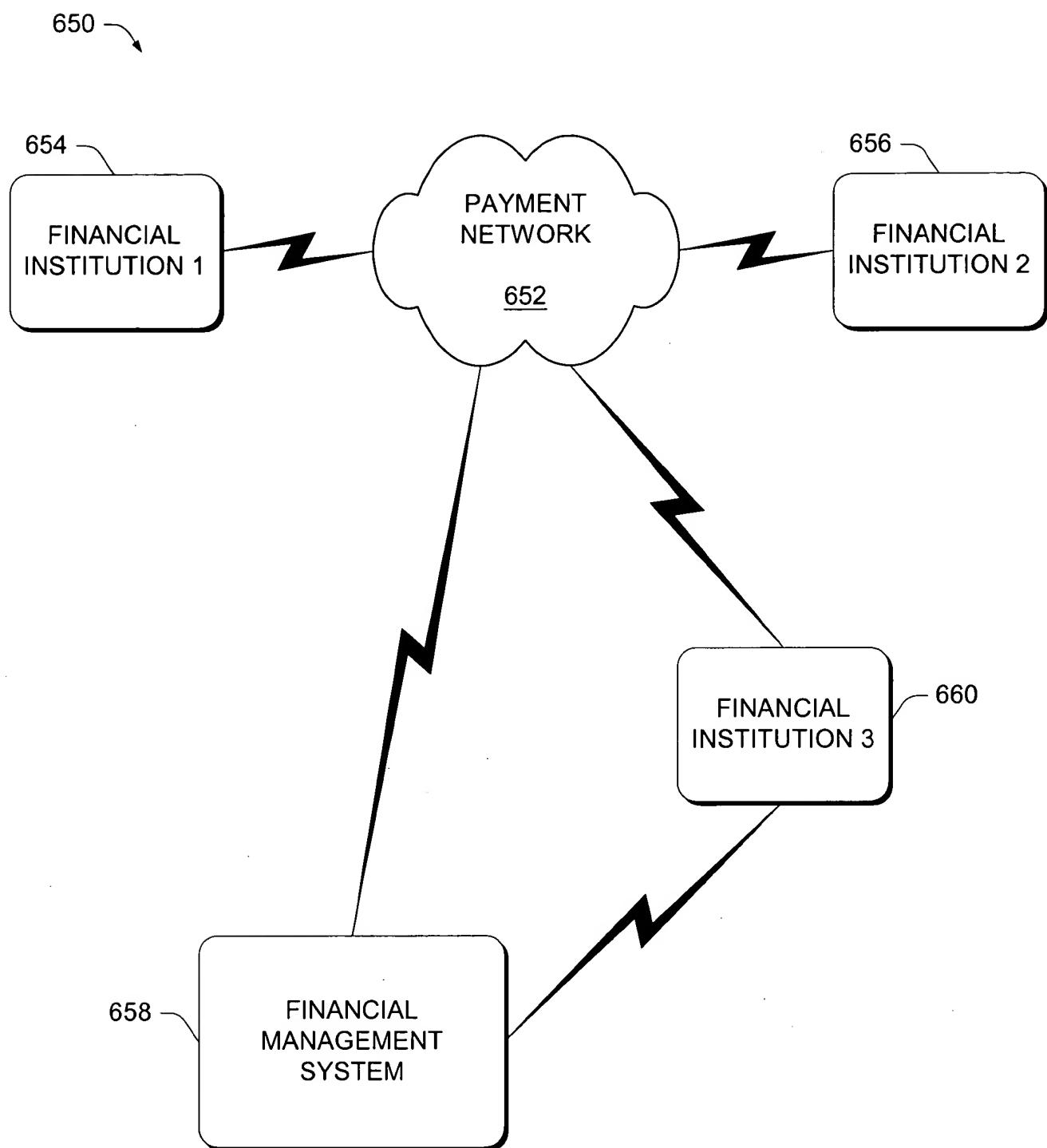


Fig. 19